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Remarks

The present response is to the Office Action mailed in the above-referenced case on May 21, 2003, made final. Claims 1-25 are pending for examination. Claims 1-5, 7-11, 13-15, 18, 19 and 22 are rejected under 35 U.S.C. 102(e) as being anticipated by Schrader et al. (U.S. 5,903,881), hereinafter Schrader. Claims 6, 12, 16, 17, 20, 23, 24 and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schrader. Claims 1-25 are rejected under 35 U.S.C. 112, second paragraph.

Applicant has, again, carefully studied the prior art of Schrader, and the Examiner's rejections, statements and "Response to Arguments" in the instant Office Action. In response, applicant herein amends the claims to more particularly point out and distinctly claim the subject matter of applicant's invention regarded as patentable, distinguishing unarguably over the reference cited and applied by the Examiner.

Regarding the 112 rejection the Examiner states that the wording "between" as recited in the claims is ambiguous because it may have more than one interpretation. The Examiner interprets the language to mean "from one to another of". Applicant herein removes the "between" language in the claims to more clearly recite the patentable nature of the invention.

Applicant points out that Schrader enables a transactor to view pending on-line banking transactions at one financial institution. In prior art Schrader teaches that on-line banking was limited to posted or cleared transactions. Uncleared transactions could not be viewed, and therefore a transactor was at greater risk of overdraft. Schrader clearly teaches fund transfers, which are differentiated from payments, occur only between accounts at the same financial institution. For example, an on-line bank

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may transfer funds from a checking account into a savings account at the same financial institution.

Applicant herein amends the claims to clearly recite that funds may be transferred either from or to listed financial accounts at completely separate institutions, using the same interface. As clearly shown in Figure 11 of Schrader, funds may be transferred only between accounts within "TestBank". For example, between a checking and savings account. The invention of Schrader is limited to connecting to and sending fund transfer instructions to accounts within one financial institution. Schrader does not teach or suggest selecting from, or sending transaction instruction to, more than one account at a time wherein the accounts are at separate financial institutions.

Applicant argues that the present invention occurs on a higher architectural level than that of Schrader. **In applicant's invention financial control is choreographed from one interface window wherein a plurality of accounts at separate financial institutions are managed, including the transferring of funds and are simultaneously viewable in the same interface.** Schrader may pay a bill to a payee, but fails to teach that the payee account may also be managed by transfer funds from the same interface. Applicant points out that paying a bill for a good or service may not read on transferring funds from or to two accounts held at separate financial institutions.

Applicant's software interface allows selection from a plurality of accounts at a plurality of separate banking institutions. The art of Schrader is extremely limited because a separate software interface must be used for each separate financial institution funds are pulled from for transfers.

The ability provided by applicant's invention for a user to transfer funds between accounts held at separate institutions, by proxy, using a

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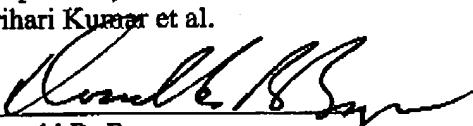
single interactive interface provides a distinct advantage over prior art interfaces, which require that online funds transfers be conducted at the site of the account and only support accounts held at a common (same) institution. The interface of Schrader is one such prior art example.

Applicant therefore believes independent claims 1, 10 and 18, as amended, are now clearly and unarguably patentable over the reference of Schrader. Claims 2-9, 11-17 and 19-25 are then patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims as amended and argued above have been clearly shown to be patentable over the prior art presented by the Examiner, applicant respectfully requests that the rejections be withdrawn after Final, and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully submitted,
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by


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